

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16–20440–MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen L. Campbell
905 Schooner Dr
Toms River, NJ 08753–8166

Social Security No.:

xxx–xx–6099

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 12, 2019

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Karen L. Campbell
 Debtor

Case No. 16-20440-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db Karen L. Campbell, 905 Schooner Dr, Toms River, NJ 08753-8166
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 cr +Specialized Loan Servicing LLC, as servicing agent, P.O. Box 9013, Addison, TX 75001-9013
 516389595 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516206022 Anchorage Harbor Association, 990 Cedar Bridge Ave Ste B7, Brick, NJ 08723-4157
 516260797 Anchorage Harbor Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111,
 New Brunswick, NJ 08903-1111
 516206024 Bank of America Home Loans, PO Box 982238, El Paso, TX 79998-2238
 516435367 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516206025 +Celentano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
 516206026 Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 516206027 Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
 516206028 #Debt Recovery Solution, Attention: Bankruptcy, 900 Merchants Concourse Ste L111,
 Westbury, NY 11590-5121
 516206029 #Debt Recovery Solutions, PO Box 9004, Westbury, NY 11590-9004
 516206031 McGovern Legal Services, PO Box 1111, New Brunswick, NJ 08903-1111
 516442149 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516442150 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516222444 +The Bank of New York Mellon Trust Company, Robertson, Anshutz, & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517344336 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516320920 U.S. Bank National Association, as Trustee..., c/o America's Servicing Company,
 Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,
 Eagan, MN 55121-7700
 516206034 Wells Fargo Home Mtg (DBA) Americas Serv, 1000 Blue Gentian Rd # 300, Eagan, MN 55121-1786

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bnc@russotrustee.com Mar 12 2019 23:34:38 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 23:33:47 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 12 2019 23:33:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516206030 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Mar 12 2019 23:34:17
 Jersey Shore Univ Medical Center, PO Box 416765, Boston, MA 02241-6765
 516206032 Fax: 407-737-5634 Mar 13 2019 00:42:47 Ocwen Loan Sevinging LLC, Attn: Research Dept,
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
 516206033 E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Mar 12 2019 23:32:53
 Verizon, 500 Technology Dr Ste 500, Weldon Spring, MO 63304-2225

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Anchorage Harbor Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111,
 New Brunswick, NJ 08903-1111
 516222565* +The Bank of New York Mellon Trust Company, Robertson, Anshutz, & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 516206023 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 26

Date Rcvd: Mar 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for GSAA Home Equity Trust 2005-14, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trus NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Marc C Capone on behalf of Debtor Karen L. Campbell 5325@notices.nextchapterbk.com, docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com
Marlena S. Diaz-Cobo on behalf of Creditor Anchorage Harbor Association, Inc. collections@theassociationlawyers.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 rsolarz@kmlawgroup.com
William M.E. Powers on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity Trust 2005-14 ecf@powerskirn.com

TOTAL: 11